

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OHIO

IN RE:

CASE NO. 18-60311

DEBORAH KAY BULGRIN

CHAPTER 13

Debtor

JUDGE RUSS KENDIG

MOTION TO DETERMINE LOAN CURRENT  
POST-PETITION AND OTHER RELIEF

1. This Court has jurisdiction over the within matter pursuant to Title 28, U.S. Code, Sections 1334 and 157, and General Order No. 84 entered in this District on July 16, 1984.
2. This matter is a core proceeding pursuant to Title 28, U.S. Code, Section 157.
3. Movant is the Debtor in the within case.
4. Respondent is the Servicer/Note holder of the first mortgage on the residence of the Debtor. Current payments are being made monthly by the Trustee, and the arrearage is being paid by the Trustee.
5. The Trustee's Interim Report (attached hereto as Exhibit "A") shows the Debtor is current on post-petition payments.
6. Despite this, the June 18, 2019 statement, (attached hereto as Exhibit "B") sent by Respondent shows a post-petition arrearage in the amount of \$3,567.12.
7. There is an increase of \$273.78 for the May 20, 2019 statement attached hereto as Exhibit "C".
8. A portion of the claimed post-petition arrearage is caused by an increase of the monthly payment on the statement to \$920.42 from the Proof of Claim which indicated a monthly payment of \$891.64. No Notice of Payment Change was filed with the Court, and no

justification or explanation for the increase has ever been given to the Debtor.

9. The June 18, 2019 statement indicated an escrow deficiency of \$4,308.58. This is an increase of \$695.70 from the Proof of Claim amount of \$3,612.88. No explanation has been received.

10. The account history (attached hereto as Exhibit "D") shows unapplied funds of \$1,368.46.

11. The real estate taxes are included in the escrow portion of the payment. Despite this, the taxes for the first half of 2018 were paid three months late by the Respondent on May 8, 2019.

12. The issue of post-petition arrearage, if any, fees, charges, escrow shortages, application of unapplied funds, and the payment of real estate taxes must be resolved now to prevent administrative problems later in the case.

WHEREFORE, the Debtor requests the following Orders:

1. An Order determining the amount of the post-petition payment including escrow to Respondent.

2. An Order determining the Debtor to have made all post-petition payments.

3. If the correct post-petition payment is, in fact, higher than the amount set forth on the Proof of Claim, an Order adjusting the monthly payment to the creditor, and directing the shortfall to be paid by the Trustee.

4. An Order requiring Respondent to pay any and all penalties and/or late fees for the late payment of real estate taxes.

5. An Order determining and ordering proper application of unapplied funds.

/s/ Edwin H. Breyfogle  
Edwin H. Breyfogle  
Ohio Reg. No. 0000822  
Attorney for Debtor  
108 Third St NE  
Massillon, OH 44646  
(330) 837-9735  
FAX (330) 837-8922  
Email: edwinbreyfogle@gmail.com

CERTIFICATE OF SERVICE

The undersigned certifies that on 2nd day of July, 2019, a true and correct copy of the foregoing Motion to Determine was served via the Court's electronic case filing system on the following who are listed on the Court's Electronic Mail Notice List:

\*Dynele L. Schinker-Kuharich      dlsk@chapter13canton.com

A copy of the foregoing was sent by ordinary US mail on this 2nd day of July, 2019 to the following:

1. US Bank Trust National Association as Trustee  
c/o BSI Financial Services  
1425 Greenway Dr, Suite 400  
Irving, TX 75038

/s/ Edwin H. Breyfogle  
Edwin H. Breyfogle  
Attorney for Debtor

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OHIO

IN RE:

CASE NO. 18-60311

DEBORAH KAY BULGRIN

CHAPTER 13

JUDGE RUSS KENDIG

**NOTICE OF MOTION**

Deborah Kay Bulgrin has filed papers to determine mortgage is current post-petition.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the Court to approve this Motion, or if you want the Court to consider your views on the Motion, then on or before **July 23, 2019** you or your attorney must file an objection with the Clerk, United States Bankruptcy Court, Ralph Regula Federal Building, 401 McKinley Ave, SW, Canton, OH 44702.

If you mail your objection to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above.

You must also send a copy to:

Edwin H. Breyfogle, Attorney for Debtor, 108 Third St NE, Massillon, OH 44646

You must also attend the hearing scheduled to be held on **July 31, 2019 at 2:00 p.m.** in the United States Bankruptcy Court, Ralph Regula Federal Building, 401 McKinley Ave SW, Canton, OH 44702.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief.

Date: 7/2/19

/S/ Edwin H. Breyfogle  
Edwin H. Breyfogle  
Ohio Reg. No. 0000822  
Attorney for Debtor  
108 Third St NE  
Massillon, OH 44646  
(330) 837-9735

**Dynele L. Schinker-Kuharich**  
**INTERIM STATEMENT AS OF 07/02/2019**

|                       |                     |                              |                      |                        |
|-----------------------|---------------------|------------------------------|----------------------|------------------------|
| CASE NO: 18-60311     | DEBTOR              | J                            | SCHEDULE:            | 1,403.18 MONTHLY       |
|                       |                     | DEBTOR:                      | TOTAL PAID:          | 21,695.27              |
| STATUS: COMP - 0.00%  | DEBORAH KAY BULGRIN |                              |                      |                        |
| 01/01/0001            | AKA:                |                              | LAST 12 TRANSACTIONS |                        |
|                       |                     |                              | Date                 | Source Amount          |
| DATE FILED:           | 2/23/2018           |                              | 06/24/2019           | Barberton Steel 323.81 |
| CONFIRMED:            | 5/3/2018            | ATTORNEY: Edwin H. Breyfogle | 06/17/2019           | Barberton Steel 323.81 |
| MODIFIED:             | 01/01/0001          |                              | 06/10/2019           | Barberton Steel 323.81 |
| BAR DATE:             | 5/4/2018            | Non-Government               | 06/05/2019           | Barberton Steel 323.81 |
|                       | 8/22/2018           | Government                   | 05/28/2019           | Barberton Steel 323.81 |
| PERCENTAGE:           | 0.00                |                              | 05/21/2019           | BARBERTON STEEL 323.81 |
| PLAN:                 | 59                  | EMPLOYER: BARBERTON STEEL    | 05/13/2019           | BARBERTON STEEL 323.81 |
| MONTHS TO PAYOFF:     | (38 LEFT)           | J EMPLOYER:                  | 05/06/2019           | BARBERTON STEEL 323.81 |
| MONTHS ON SCHEDULE:   | (42 LEFT)           |                              | 04/29/2019           | BARBERTON STEEL 323.81 |
| PAYMENTS DUE TO DATE: | 22,450.88           |                              | 04/22/2019           | BARBERTON STEEL 323.81 |
|                       |                     |                              | 04/15/2019           | BARBERTON STEEL 323.81 |
| ACTUAL PAYMENTS:      | 21,695.27           |                              | 04/08/2019           | BARBERTON STEEL 323.81 |
| AMOUNT BEHIND:        | 755.61              |                              |                      |                        |

| CLAIM | CREDITOR NAME                | DISB | CLASS<br>PAY% | LAST<br>DISB<br>INT.RATE | FIX PAY<br>ARREARS | ORG<br>CLAIM<br>INT<br>BEGIN | APPROVED<br>TO BE PAID | PRIN<br>PAID<br>INT PAID | PRIN DUE<br>INT DUE    |
|-------|------------------------------|------|---------------|--------------------------|--------------------|------------------------------|------------------------|--------------------------|------------------------|
|       | Ginny's                      | PRO  | UNS<br>0.00   |                          | 0.00<br>0.00       | 0.00                         | 0.00<br>0.00           | 0.00<br>0.00             | Not Filed<br>Not Filed |
|       | RISE                         | PRO  | UNS<br>0.00   |                          | 0.00<br>0.00       | 0.00                         | 0.00<br>0.00           | 0.00<br>0.00             | Not Filed<br>Not Filed |
|       | SEVENTH AVENUE               | PRO  | UNS<br>0.00   |                          | 0.00<br>0.00       | 0.00                         | 0.00<br>0.00           | 0.00<br>0.00             | Not Filed<br>Not Filed |
| 001   | Cavalry SPV I, LLC           | PRO  | UNS<br>0.00   |                          | 0.00<br>0.00       | 351.85                       | 351.85<br>0.00         | 0.00<br>0.00             | 0.00<br>0.00           |
| 002   | The Huntington National Bank | PRO  | UNS<br>0.00   |                          | 0.00<br>0.00       | 395.31                       | 395.31<br>0.00         | 0.00<br>0.00             | 0.00<br>0.00           |



| 003                | Country Door                                  | PRO      | UNS<br>0.00      |                 | 0.00<br>0.00         | 664.48                | 664.48<br>0.00           | 0.00<br>0.00        | 0.00<br>0.00       |
|--------------------|---|----------|------------------|-----------------|----------------------|-----------------------|--------------------------|---------------------|--------------------|
| 004                | Ohio Edison                                   | PRO      | UNS<br>0.00      |                 | 0.00<br>0.00         | 1,087.89              | 1,087.89<br>0.00         | 0.00<br>0.00        | 0.00<br>0.00       |
| 005-2              | K JORDAN                                      | PRO      | UNS<br>0.00      |                 | 0.00<br>0.00         | 218.57                | 218.57<br>0.00           | 0.00<br>0.00        | 0.00<br>0.00       |
| 006                | US BANK TRUST N.A.                            | FIX      | SEC<br>100.00    | 06/2019         | 891.64<br>0.00       | Continuing            | Continuing<br>Continuing | 15,157.88<br>0.00   | Continuing<br>0.00 |
| 006A               | US BANK TRUST N.A.                            | PRO      | SEC<br>100.00    | 06/2019         | 243.90<br>2,608.02   | 13,717.83             | 13,717.83<br>13,717.83   | 1,538.28<br>0.00    | 12,179.55<br>0.00  |
| 007                | Portfolio Recovery Associates, LLC            | PRO      | UNS<br>0.00      |                 | 0.00<br>0.00         | 490.08                | 490.08<br>0.00           | 0.00<br>0.00        | 0.00<br>0.00       |
| 008                | Hyundai Capital America<br><i>crammed</i>     | FIX      | SEC<br>100.00    | 06/2019<br>6.75 | 127.44<br>0.00       | 5,400.00<br>2/23/2018 | 5,400.00<br>5,400.00     | 1,740.49<br>425.99  | 3,659.51<br>20.58  |
| 008                | Hyundai Capital America<br><i>Split Claim</i> | PRO      | UNS<br>0.00      |                 | 0.00<br>0.00         | 9,243.61              | 9,243.61<br>0.00         | 0.00<br>0.00        | 0.00<br>0.00       |
| 009                | Merrick Bank                                  | PRO      | UNS<br>0.00      |                 | 0.00<br>0.00         | 1,497.40              | 1,497.40<br>0.00         | 0.00<br>0.00        | 0.00<br>0.00       |
| 010                | LVNV Funding, LLC                             | PRO      | UNS<br>0.00      |                 | 0.00<br>0.00         | 735.01                | 735.01<br>0.00           | 0.00<br>0.00        | 0.00<br>0.00       |
| 700                | Edwin H. Breyfogle                            | PRO      | ATY<br>100.00    |                 | 0.00<br>0.00         | 600.00                | 600.00<br>600.00         | 0.00<br>0.00        | 600.00<br>0.00     |
| 799                | Edwin H. Breyfogle                            | FIX      | ATY<br>100.00    | 01/2019         | 150.00<br>0.00       | 1,825.00              | 1,225.00<br>1,225.00     | 1,225.00<br>0.00    | 0.00<br>0.00       |
|                    | Trustee Administrative Fees                   |          |                  |                 |                      |                       | 1,597.63                 | 1,597.63            |                    |
|                    |   |          | TOTALS           |                 | 1,412.98<br>2,608.02 | 36,227.03             | 37,224.66<br>22,540.46   | 21,259.28<br>425.99 | 17,330.70<br>20.58 |
|                    | ADMIN   | ATTY     | SECURED          | PRIORITY        | UNSEC.               | OTHER                 |                          |                     |                    |
| CLAIM AMOUNT:      | 0.00  | 1,825.00 | 19,117.83        | 0.00            | 0.00                 | 0.00                  |                          |                     |                    |
| PAID BY TRUSTEE:   | 0.00  | 1,225.00 | 3,278.77         | 0.00            | 0.00                 | 0.00                  |                          |                     |                    |
| PAID BY 3rd PARTY: | 0.00  | 0.00     | 0.00             | 0.00            | 0.00                 | 0.00                  |                          |                     |                    |
| SUB TOTAL:         | 0.00  | 600.00   | 15,839.06        | 0.00            | 0.00                 | 0.00                  | DUE CREDITORS:           | 17,351.28           |                    |
| INTEREST DUE:      | 0.00  | 0.00     | 20.58            | 0.00            | 0.00                 | 0.00                  | EXPECTED ADMIN:          | 951.21              |                    |
| CONTINUING:        | 0.00  | 0.00     | 891.64           | 0.00            | 0.00                 | 0.00                  | LESS AVAILABLE:          | 10.00               |                    |
| BALANCE DUE:       | 0.00  | 600.00   | 16,751.28        | 0.00            | 0.00                 | 0.00                  | APPROX BALANCE:          | 18,292.49           |                    |
| 1st PAYMENT DUE:   | 03/06/2018                                    |          | ON SCHEDULE:     | 22,450.88       |                      |                       |                          |                     |                    |
|                    |   |          | ACTUAL PAYMENTS: | 21,695.27       |                      |                       |                          |                     |                    |



314 S Franklin St. / Second Floor  
PO Box 517  
Titusville PA 16354  
Customer Care: 800-327-7861  
https://myloanweb.com/BSI

**Mortgage Statement**  
STATEMENT DATE 06/18/19  
Property Address: 6360 PINEDALE STREET NORTHEAST, HARTVILLE OH 44632

Account Number: 1461512047  
Post-Petition Payment Date: 06/01/19  
Post-Petition Payment Amount: \$920.42  
*This amount includes only your regular post-petition payment. It does not include any past unpaid amounts or Pre-Petition Arrearage, or any fees and charges.*

**Explanation of Payment Amount (Post-Petition Payment)**

|  |                   |
|--|-------------------|
| Principal:                             | \$181.75          |
| Interest:                              | \$374.84          |
| Escrow (Taxes and/or Insurance):       | \$363.83          |
| Regular Monthly Payment:               | \$920.42          |
| Total Fees and Other Charges:          | \$100.00          |
| Past Unpaid Post-Petition Amounts      | \$2,646.70        |
| <b>Total Amount Owed Post-Petition</b> | <b>\$3,567.12</b> |

123725-5.8 1 6126-1.1 1oz



EDWIN H. BREYFOGLE  
RE: BRIAN F BULGRIN  
108 3RD ST NE  
MASSILLON OH 446465605  
|||||

**Account Information**

|                                 |              |                         |             |
|---------------------------------|--------------|-------------------------|-------------|
| * Outstanding Principal:        | \$152,081.91 | Total Deferred Balance: | \$47,266.74 |
| Interest Rate (Until Maturity): | 3.00000%     | Prepayment Penalty:     | NO          |
| Escrow Balance:                 | \$-4,306.58  |                         |             |

\* The outstanding principal balance does not represent the payoff of your loan. Please see reverse for more information.

**Transaction Activity (05/20/19 to 06/18/19)**

\* Fees and costs are being included in your transaction history and "Total Amount Owed Post-Petition" due to the fact that they have been incurred post-petition, however they are not due and owing until BSI files a Post-Petition Fee Notice, so you may withhold payment of these fees until such time as you receive a Post-Petition Fee Notice for these items.

| Date     | Description | Transaction Amount | Principal | Interest | Escrow   | Late Charges & Fees | Unapplied Amount |
|----------|-------------|--------------------|-----------|----------|----------|---------------------|------------------|
| 05/21/19 | FC FEES     | \$-250.00          | \$0.00    | \$0.00   | \$0.00   | \$-250.00           | \$0.00           |
| 06/05/19 | FC COSTS    | \$-100.00          | \$0.00    | \$0.00   | \$0.00   | \$-100.00           | \$0.00           |
| 06/06/19 | Payment     | \$920.42           | \$175.95  | \$380.64 | \$363.83 | \$0.00              | \$0.00           |
| 06/06/19 | Reversal    | \$-28.78           | \$0.00    | \$0.00   | \$0.00   | \$0.00              | \$-28.78         |

**Past Payments Breakdown**

|                                 | Paid Last Month | Paid Year to Date   |
|---------------------------------|-----------------|---------------------|
| Principal                       | \$175.95        | \$1,049.12          |
| Interest                        | \$380.64        | \$2,290.42          |
| Escrow (Taxes and/or Insurance) | \$363.83        | \$2,182.98          |
| Late Charges                    | \$0.00          | \$0.00              |
| Fees                            | \$0.00          | \$0.00              |
| Partial Payments (Unapplied)*   | \$-28.78        | \$1,339.68          |
| <b>Total</b>                    | <b>\$891.64</b> | <b>\$6,862.20**</b> |

\* Partial Payments: Any partial payments that you make may not be applied to your mortgage, but are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.  
\*\* These amounts may not reflect payments made to a prior servicer if your loan servicing was transferred this year.

**Pre-Petition Arrearage Payment**

| Received from Trustee Last Month | Total Received During Bankruptcy | Current Balance of Pre-Petition Arrearage |
|----------------------------------|----------------------------------|---|
| \$0.00                           | \$850.96                         | \$1,045.52                                |

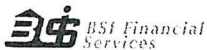
This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly mortgage payment. These payments are reflected in your transaction activity.

**Bankruptcy Message**

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy. This statement is being sent to you for informational and compliance purposes only. By law, we must send it to you. You can choose to stop receiving statements by writing to us at our address below. If your bankruptcy plan requires you to send your mortgage payments to the Trustee, you should pay the Trustee directly. If you are making post-petition payments directly to the Trustee, this statement may not accurately reflect the amount to be paid to the Trustee, and the transaction history only reflects payments received from the Trustee. Please contact the Trustee or your attorney if you have questions.

**Important Messages**

Keep upper portion for your records. See reverse for important information.  
Please return this portion with your payment



314 S Franklin St. / Second Floor  
PO Box 517  
Titusville PA 16354  
Customer Care: 800-327-7861  
https://myloanweb.com/BSI

Account Number: 1461512047  
Property Address: 6360 PINEDALE STREET NORTHEAST, HARTVILLE OH  
EDWIN H. BREYFOGLE  
RE: BRIAN F BULGRIN  
108 3RD ST NE  
MASSILLON OH 446465605

Please write your loan number on your check and make payable to:  
BSI FINANCIAL SERVICES

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, do not send your payment to us. Instead, you should send your payment to the Trustee.

**Payment Amount**

|  |           |
|--|-----------|
| Post-Petition Payment Date:  | 06/01/19  |
| Post-Petition Payment Amount:  | \$920.42  |
| *All amounts due must be paid in full before additional principal reduction can be made. |           |
| Additional Principal:  | \$        |
| Additional Escrow:   | \$        |
| <b>Total Amount Enclosed</b>   | <b>\$</b> |

BSI Financial Services  
PO BOX 679002  
Dallas TX 75267-9002  
|||||



1461512047 000013415681





314 S Franklin St. / Second Floor  
PO Box 517  
Titusville PA 16354  
Customer Care: 800-327-7861  
<https://myloanweb.com/BSI>

## Mortgage Statement

STATEMENT DATE 05/20/19

Property Address: 6360 PINEDALE STREET NORTHEAST, HARTVILLE OH 44632

121986-2.3 1 1873-1.1 1oz



EDWIN H. BREYFOGLE  
RE: BRIAN F BULGRIN  
108 3RD ST NE  
MASSILLON OH 446465605



Account Number: 1461512047

Post-Petition Payment Date: 05/01/19

Post-Petition Payment Amount: \$920.42

This amount includes only your regular post-petition payment. It does not include any past unpaid amounts or Pre-Petition Arrearage, or any fees and charges.

### Explanation of Payment Amount (Post-Petition Payment)

|                                   |            |
|-----------------------------------|------------|
| Principal:                        | \$181.30   |
| Interest:                         | \$375.29   |
| Escrow (Taxes and/or Insurance):  | \$363.83   |
| Regular Monthly Payment:          | \$920.42   |
| Total Fees and Other Charges:     | \$0.00     |
| Past Unpaid Post-Petition Amounts | \$2,367.92 |
| Total Amount Owed Post-Petition   | \$3,288.34 |

### Account Information

|                                 |              |                         |             |
|---------------------------------|--------------|-------------------------|-------------|
| * Outstanding Principal:        | \$152,257.86 | Total Deferred Balance: | \$47,266.74 |
| Interest Rate (Until Maturity): | 3.00000%     | Prepayment Penalty:     | NO          |
| Escrow Balance:                 | \$-4,670.41  |                         |             |

\* The outstanding principal balance does not represent the payoff of your loan. Please see reverse for more information.

### Transaction Activity (04/17/19 to 05/20/19)

\* Fees and costs are being included in your transaction history and "Total Amount Owed Post-Petition" due to the fact that they have been incurred post-petition, however they are not due and owing until BSI files a Post-Petition Fee Notice, so you may withhold payment of these fees until such time as you receive a Post-Petition Fee Notice for these items.

| Date     | Description      | Transaction Amount | Principal | Interest | Escrow      | Late Charges & Fees | Unapplied Amount |
|----------|------------------|--------------------|-----------|----------|-------------|---------------------|------------------|
| 05/07/19 | Payment          | \$920.42           | \$175.51  | \$381.08 | \$363.83    | \$0.00              | \$0.00           |
| 05/07/19 | Reversal         | \$-28.78           | \$0.00    | \$0.00   | \$0.00      | \$0.00              | \$-28.78         |
| 05/07/19 | Payment          | \$179.00           | \$0.00    | \$0.00   | \$0.00      | \$0.00              | \$179.00         |
| 05/08/19 | Tax Disbursement | \$-1,128.03        | \$0.00    | \$0.00   | \$-1,128.03 | \$0.00              | \$0.00           |

### Past Payments Breakdown

|                                 | Paid Last Month | Paid Year to Date |
|---------------------------------|-----------------|-------------------|
| Principal                       | \$175.51        | \$873.17          |
| Interest                        | \$381.08        | \$1,909.78        |
| Escrow (Taxes and/or Insurance) | \$363.83        | \$1,819.15        |
| Late Charges                    | \$0.00          | \$0.00            |
| Fees                            | \$0.00          | \$0.00            |
| Partial Payments (Unapplied)*   | \$150.22        | \$1,368.46        |
| Total                           | \$1,070.64      | \$5,970.56**      |

\* Partial Payments: Any partial payments that you make may not be applied to your mortgage, but are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

\*\* These amounts may not reflect payments made to a prior servicer if your loan servicing was transferred this year.

### Pre-Petition Arrearage Payment

| Received from Trustee Last Month | Total Received During Bankruptcy | Current Balance of Pre-Petition Arrearage |
|----------------------------------|----------------------------------|---|
| \$179.00                         | \$850.96                         | \$1,045.52                                |

This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly mortgage payment. These payments are reflected in your transaction activity.

### Bankruptcy Message

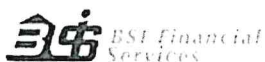
Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy. This statement is being sent to you for informational and compliance purposes only. By law, we must send it to you. You can choose to stop receiving statements by writing to us at our address below. If your bankruptcy plan requires you to send your mortgage payments to the Trustee, you should pay the Trustee directly. If you are making post-petition payments directly to the Trustee, this statement may not accurately reflect the amount to be paid to the Trustee, and the transaction history only reflects payments received from the Trustee. Please contact the Trustee or your attorney if you have questions.

### Important Messages

Exhibit C

Keep upper portion for your records. See reverse for important information.

Please return this portion with your payment



If your bankruptcy plan requires you

Payment Amount



1461512047

♀

BSI Financial Services  
314 S Franklin St. / Second Floor  
PO Box 517  
Titusville PA 16354

PAGE 1  
DATE 05/13/19

## HISTORY FOR ACCOUNT 1461512047

----- MAIL ----- PROPERTY -----

BRIAN F BULGRIN  
DEBORAH K BULGRIN  
6360 PINEDALE ST NORTHEAST

6360 PINEDALE STREET NORTHEAST

HARTVILLE

OH 44632

HARTVILLE

OH 44632

| ----- DATES -----      | ----            | CURRENT BALANCES ----- | ----- UNCOLLECTED -----  |
|------------------------|-----------------|------------------------|--------------------------|
| PAID TO 05/01/18       | PRINCIPAL       | 152257.86              | LATE CHARGES -55.64      |
| NEXT DUE 06/01/18      | ESCROW          | -4670.41               | OPTIONAL INS 0.00        |
| LAST PMT 05/06/19      | UNAPPLIED FUND  | 1368.46                | INTEREST 0.00            |
| AUDIT DT 12/24/18      | UNAPPLIED CODES | *                      | FEES -1965.00            |
|                        | BUYDOWN FUND    | 0.00                   | ----- YEAR TO DATE ----- |
| LAST ACTIVITY 05/08/19 | BUYDOWN CODE    |                        | INTEREST 1909.78         |
|                        |                 |                        | TAXES 1128.03            |

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT  | PRINCIPAL PAID            | INTEREST PAID    | ESCROW PAID |
|-----------|---------|----------|---------------------|---------------------------|------------------|-------------|
| 122418    | AA      | 120117   | .00                 | .00                       | .00              | -3674.53    |
| 122418    | FB      | 120117   | 1818.00             | 80 AQ: FORECLOSURE FEES   |                  |             |
| 122418    | FB      | 120117   | 133.50              | 85 AQ: PROPERTY INSP FEES |                  |             |
| 122418    | UI      | 120117   | .00                 | .00                       | .00              | .00         |
|           |         |          | OPT PREMIUMS        | .00                       | LATE CHARGE PYMT | -55.64*     |
| 122418    | AA      | 120117   | .00                 | .00                       | .00              | .00         |
|           |         |          | OPT PREMIUMS        | .00                       | LATE CHARGE PYMT | -55.64*     |
| 010419    | UFK     | 120117   | UNAPPLIED FUNDS (3) | 661.40                    | BALANCE          | 661.40      |
| 010419    | SR      | 120117   | 661.40              | .00                       | .00              | .00         |
| 012219    | FB      | 120117   | 13.50               | 40 EXPENSE ADVANCES       |                  |             |
| 013119    | POS     | 030118   | PAID 661.40 DUE     | .00                       | OVER -661.40     | TELLER 3414 |
| 013119    | POS     | 030118   | NO. OF PLAN PMTS=00 |                           |                  |             |
| 013119    | UF*     | 120117   | UNAPPLIED FUNDS (2) | 661.40                    | BALANCE          | 661.40      |
| 013119    | SR      | 120117   | 661.40              | .00                       | .00              | .00         |
| 013119    | UFK     | 120117   | UNAPPLIED FUNDS (3) | -661.40                   | BALANCE          | 0.00        |
| 013119    | SR0     | 120117   | -661.40             | .00                       | .00              | .00         |
| 020419    | UFK     | 120117   | UNAPPLIED FUNDS (3) | 891.64                    | BALANCE          | 891.64      |
| 020419    | SR      | 120117   | 891.64              | .00                       | .00              | .00         |
| 021919    | POS     | 030118   | PAID 891.64 DUE     | 920.42                    | SHORT 28.78      | TELLER 3309 |

Exhibit "D"

1461512047

|                   |                     |        |         |         |             |
|-------------------|---------------------|--------|---------|---------|-------------|
| 021919 POS 030118 | NO. OF PLAN PMTS=01 |        |         |         |             |
| 021919 RP 010118  | 920.42              | 173.76 | 382.83  | 363.83  |             |
| 021919 UF* 010118 | UNAPPLIED FUNDS (2) |        | -28.78  | BALANCE | 632.62      |
| 021919 SR0 010118 | -28.78              | .00    | .00     | .00     | .00         |
| 021919 UFK 010118 | UNAPPLIED FUNDS (3) |        | -891.64 | BALANCE | 0.00        |
| 021919 SR0 010118 | -891.64             | .00    | .00     | .00     | .00         |
| 021919 PRE 030118 | PAID 313.96 DUE     | 284.40 | OVER    | -29.56  | TELLER 3309 |
| 021919 PRE 030118 | NO. OF PLAN PMTS=09 |        |         |         |             |

OTH 6140<sup>9</sup>

HISTORY FOR ACCOUNT 1461512047

PAGE 2  
DATE 05/13/19

----- MAIL ----- PROPERTY -----

|                            |                                |
|----------------------------|--------------------------------|
| BRIAN F BULGRIN            |                                |
| DEBORAH K BULGRIN          |                                |
| 6360 PINEDALE ST NORTHEAST | 6360 PINEDALE STREET NORTHEAST |
| HARTVILLE                  | HARTVILLE                      |
| OH 44632                   | OH 44632                       |

| POST<br>DATE | TRN<br>CDE | DUE<br>DATE | TRANSACTION<br>AMOUNT       | PRINCIPAL<br>PAID | INTEREST<br>PAID | ESCROW<br>PAID  |
|--------------|------------|-------------|-----------------------------|-------------------|------------------|-----------------|
| 021919       | UF*        | 010118      | UNAPPLIED FUNDS (2)         |                   | 313.96           | BALANCE 946.58  |
| 021919       | SR         | 010118      | 313.96                      | .00               | .00              | .00             |
| 021919       | POS        | 040118      | PAID 891.64 DUE             | 920.42            | SHORT 28.78      | TELLER 3309     |
| 021919       | POS        | 040118      | NO. OF PLAN PMTS=01         |                   |                  |                 |
| 021919       | RP         | 020118      | 920.42                      | 174.20            | 382.39           | 363.83          |
| 021919       | UF*        | 020118      | UNAPPLIED FUNDS (2)         |                   | -28.78           | BALANCE 917.80  |
| 021919       | SR0        | 020118      | -28.78                      | .00               | .00              | .00             |
| 022219       | AA         | 020118      | .00                         | .00               | .00              | .00             |
| 030619       | PRE        | 120118      | PAID 179.00 DUE             | 189.60            | SHORT 10.60      | TELLER 3401     |
| 030619       | PRE        | 120118      | NO. OF PLAN PMTS=06         |                   |                  |                 |
| 030619       | UF*        | 020118      | UNAPPLIED FUNDS (2)         |                   | 179.00           | BALANCE 1096.80 |
| 030619       | SR         | 020118      | 179.00                      | .00               | .00              | .00             |
| 030619       | POS        | 020119      | PAID 891.64 DUE             | 920.42            | SHORT 28.78      | TELLER 3401     |
| 030619       | POS        | 020119      | NO. OF PLAN PMTS=01         |                   |                  |                 |
| 030619       | RP         | 030118      | 920.42                      | 174.63            | 381.96           | 363.83          |
| 030619       | UF*        | 030118      | UNAPPLIED FUNDS (2)         |                   | -28.78           | BALANCE 1068.02 |
| 030619       | SR0        | 030118      | -28.78                      | .00               | .00              | .00             |
| 032119       | E20        | 030118      | -1687.00 PAYEE = 4024.02629 |                   | .00              | -1687.00        |
| 040819       | POS        | 030119      | PAID 891.64 DUE             | 920.42            | SHORT 28.78      | TELLER 3551     |
| 040819       | POS        | 030119      | NO. OF PLAN PMTS=01         |                   |                  |                 |
| 040819       | RP         | 040118      | 920.42                      | 175.07            | 381.52           | 363.83          |
| 040819       | UF*        | 040118      | UNAPPLIED FUNDS (2)         |                   | -28.78           | BALANCE 1039.24 |

Page 2

1461512047

|        |     |        |                              |        |         |         |
|--------|-----|--------|------------------------------|--------|---------|---------|
| 040819 | SR0 | 040118 | -28.78                       | .00    | .00     | .00     |
| 040819 | PRE | 060119 | PAID 179.00 DUE 189.60 SHORT | 10.60  | TELLER  | 3551    |
| 040819 | PRE | 060119 | NO. OF PLAN PMTS=06          |        |         |         |
| 040819 | UF* | 040118 | UNAPPLIED FUNDS (2)          | 179.00 | BALANCE | 1218.24 |
| 040819 | SR  | 040118 | 179.00                       | .00    | .00     | .00     |
| 050719 | POS | 040119 | PAID 891.64 DUE 920.42 SHORT | 28.78  | TELLER  | 3268    |
| 050719 | POS | 040119 | NO. OF PLAN PMTS=01          |        |         |         |
| 050719 | RP  | 050118 | 920.42                       | 175.51 | 381.08  | 363.83  |
| 050719 | UF* | 050118 | UNAPPLIED FUNDS (2)          | -28.78 | BALANCE | 1189.46 |
| 050719 | SR0 | 050118 | -28.78                       | .00    | .00     | .00     |
| 050719 | PRE | 120119 | PAID 179.00 DUE 158.00 OVER  | -21.00 | TELLER  | 3268    |
| 050719 | PRE | 120119 | NO. OF PLAN PMTS=05          |        |         |         |
| 050719 | UF* | 050118 | UNAPPLIED FUNDS (2)          | 179.00 | BALANCE | 1368.46 |
| 050719 | SR  | 050118 | 179.00                       | .00    | .00     | .00     |

OTH 6140<sup>2</sup>

HISTORY FOR ACCOUNT 1461512047

PAGE 3  
DATE 05/13/19

----- MAIL ----- PROPERTY -----

|                            |                                |
|----------------------------|--------------------------------|
| BRIAN F BULGRIN            |                                |
| DEBORAH K BULGRIN          |                                |
| 6360 PINEDALE ST NORTHEAST | 6360 PINEDALE STREET NORTHEAST |
| HARTVILLE                  | HARTVILLE                      |
| OH 44632                   | OH 44632                       |

| POST<br>DATE | TRN<br>CDE | DUE<br>DATE | TRANSACTION<br>AMOUNT | PRINCIPAL<br>PAID  | INTEREST<br>PAID | ESCROW<br>PAID |
|--------------|------------|-------------|-----------------------|--------------------|------------------|----------------|
| 050819       | M90        | 050118      | -1128.03              | PAYEE = 0076.00000 | .00              | -1128.03       |

END OF HISTORY

OTH 6140